

Form PTO-1449 U.S. Department of Commerce
(Rev. 8-83) Patent and Trademark Office

Atty. Docket No.:
47004.000172

Serial No.:
09/956,9
97

INFORMATION DISCLOSURE STATEMENT
(Use several sheets if necessary)

Applicant:
William MANN et al.

Filing Date:
September 21, 2001

Group:
2161

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Date	Name	Class	Subclass	Filing Date (if appropriate)
LA	5,534,855	07/09/1996	Shockley, et al.			

FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No
LA	EP 0 884 877	12/16/1998					
	EP 0 884 877	12/16/1998					
	DE 197 31 293	1/14/1999					
	EP 1 017 030	7/5/2000					
	EP 0 855 659	7/29/1998					
	WO 01/43084	6/14/2001					
	EP 0 917 119	5/19/1999					
	WO 01/35355	5/17/2001					


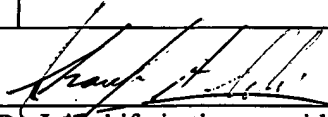
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

LA	EPO Search Report dated 9/23/2004 EP 00 93 0499
LA	EPO Search Report dated 9/22/2004 EP 02 77 5858

Examiner:

Date Considered:
3-18-05

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Form PTO-1449 U.S. Department of Commerce (Rev. 8-83) Patent and Trademark Office				Atty. Docket No.: 47004.000172		Serial No.: 09/956,997	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)							
				Applicant: William MANN et al.			
				Filing Date: September 21, 2001		Group: 2161	
U.S. PATENT DOCUMENTS							
Examiner Initial*		Document Number	Date	Name	Class	Subclass	Filing Date (if appropriate)
K.A.		5,737,421	04/07/1998	Audebert			
		5,802,176	09/01/1998	Audebert			
		5,887,065	03/23/1999	Audebert			
		5,937,068	08/10/1999	Audebert			
		6,308,268	10/23/2001	Audebert			
		6,373,969	04/16/2002	Adler			
		6,429,927	08/06/2002	Borza			
		6,434,259	08/13/2002	Hamid et al			
		6,446,210	09/03/2002	Borza			
		6,498,861	12/24/2002	Hamid et al			
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Subclass	<u>Translation</u> Yes No
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
Examiner: 				Date Considered: 3.18.05			
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

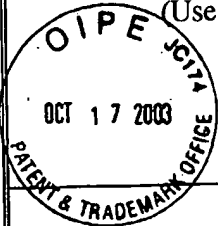
Form PTO-1449 U.S. Department of Commerce
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2161

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Examiner Initial*	Document Number	Date	Name	Class	Subclass	Filing Date (if appropriate)

FOREIGN PATENT DOCUMENTS

Document Number	Date	Countr y	Class	Subcla ss	Translation Yes No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

KA
✓

"Electronic Payment Systems for E-Commerce," D. O'Mahoney, M. Peirce, and H. Tewari, Second Edition, Artech House, Norwood, MA, 1997, pages v-xii, 65-72, 112-114, and 159-160

"Selling Online With...First Virtual Holdings, Inc.," P. Loshin, Copyright 1996, Charles River Media, Inc., Rockland, MA, pages v-xiv, 32, 37-63, 65-94, 101-105, 108-115, 130-139, 151-188, 191-192, 193-211, 213-249, 254-260, 274-275, 303, 382

Examiner:

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3-18-05

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OCT 22 2003
GROUP 3600

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AUG 27 2003

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number 09/957,505

Filing Date September 21, 2001

First Named Inventor William MANN, et al.

Art Unit 2161

Examiner Name Unassigned

Attorney Docket Number 47004.000135

Sheet 1 of 4

FOREIGN PATENT DOCUMENTS

Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
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K.A.	1.	EP	1052603 A2	11-15-2000	Ganesan		<input checked="" type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

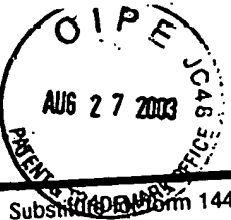
Examiner Initial	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
K.A.	2.	AT&T News Release (10/2/1991) 6 pages	X	
	3.	US Banks and International Telecommunications (10/1992) 16 pages	X	
	4.	Downtown Anywhere: The New Internet City (online commerce etc.) (7/21/1994) 3 pages	X	
	5.	Netbill 1994 Prototype (1994) 101 pages	X	
	6.	Interactive Media and Marketing (12/1994) 2 pages	X	
	7.	The Globe ID Payment System (Spring 1994) 3 pages	X	
	8.	Microsoft, Visa to jointly develop PC electronic-shopping software, 1 page	X	
	9.	Appendices A-C Binary Code for Front End Program First Virtual Holdings, Inc. (1994) 251 pages	X	
	10.	Commercialization of the Internet (11/1994) 9 pages	X	
	11.	NICK ROSEN, Cash Just Isn't Flexible Enough (2/10/1995) 1 page	X	
	12.	MIHIR BELLARE et al., KP - A Family of Secure Electronic Payment Protocols published at the First USENIX Workshop on Electronic Commerce (7/1995) 14 pages	X	
	13.	BENJAMIN COX et al., Netbill Security and Transaction Protocol published at the First USENIX Workshop on Electronic Commerce (7/1995) 13 pages	X	
	14.	Virtual Money Electronic Tender (1995) 15 pages	X	
	15.	LEI TANG, A Set of Protocols for Micropayments in Distributed Systems published at the First USENIX Workshop on Electronic Commerce (7/1995) 10 pages	X	
	16.	JIM STERNE, Putting the World Wide Web to Work (4/1995) 32 pages	X	
	17.	STEVE B. COUSINS et al., Interpay: Managing Multiple Payment Mechanisms in Digital Libraries (3/20/1995) pp. 1-11	X	
✓	18.	MARK S. MANASSE, The Millicent Protocols for Electronic Commerce published at the First USENIX Workshop on Electronic Commerce (7/1995) 7 pages	X	

EXAMINER SIGNATURE

DATE CONSIDERED

3-11-05

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Subsidiary Form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/957,505
Filing Date	September 21, 1998
First Named Inventor	William MANN et al.
Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	47004.000135

Sheet 2 of 4

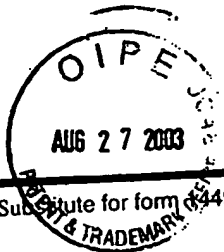
NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
			X	
K.A.	19.	The Netbill Overview (5/15/1995) 11 pages	X	
	20.	WENDY BOUNDS et al., Carnegie Mellon, Visa Plan to Offer Payment System for Data From Internet (2/15/1995) 1 page	X	
	21.	JACQUELINE DAY, Industry Players in Hot Pursuit of Secure Internet Transaction Mode (1/1995) 2 pages	X	
	22.	Visa and Carnegie Mellow Plan Online Payment Scheme (2/15/1995) 1 page	X	
	23.	GAIL BRONSON, First Virtual's Pay Plan Gains Ground (4/10/1995) pp. 1-4	X	
	24.	The Downtown Anywhere Economy (1996) 1 page	X	
	25.	Citizenship in Downtown Anywhere (1996) 1 page	X	
	26.	Downtown Anywhere Glossary (1996) 2 pages	X	
	27.	LINDA JEAN CAMP, Privacy and Reliability in Internet Commerce (8/1996) pp. 1-145	X	
	28.	G. TSUDIK, Zurich iKP Prototype (ZIP): Protocol Specification Document (3/5/1996) 31 pages	X	
	29.	RONALD L. RIVEST et al., PayWord and MicroMint: Two Simple Micropayment Schemes (5/7/1996) pp. 1-18	X	
	30.	Paiement Electronique: Enterprise Privee: CARI (10/5/1996) pp. 1-3	X	
	31.	CNET News.com, First Virtual Launches IPO (12/13/1996) pp. 1-3	X	
	32.	CNET News.com, E-commerce Firm Gets Bucks From Big Backers (9/18/1996) pp. 1-2	X	
	33.	Escrow, Inc -Tutorial, Signing up to be an i-Escrow User (1997) 22 pages	X	
	34.	Asia Matrix: Company Detail i-Escrow (1997) 1 page	X	
	35.	Escrow Colorado - Usage Questions: Using i-Escrow (1997) 7 pages	X	
	36.	ANDREW HERBERT, End -to-End Security Over the Internet: Deliverable D1- Implementation Architecture (11/21/1997) pp. 1-70	X	
	37.	CIO WebBusiness Magazine, i-Escrow, Inc.- Overcoming Fear of Buying (7/1998) 2 pages	X	
	38.	JASON KRAUSE, Cybercash Indulges Impulse Buyers (8/19/1998) 2 pages	X	
	39.	The Report of the Consumer Electronic Payments Task Force (4/1998) pp. 1-62	X	
	40.	EPOS: Europe-wide IC-card based Payment for Online Services, Project P705, Volume 2 of 4: Annex 1 - State-of-the-art on payments for online service (2/1998) pp. 1-78	X	
	41.	RICARDA WEBER, Chablis- Market Analysis of Digital Payment Systems (8/1998) pp. 1-122	X	
	42.	SmartCards: Enablers for Electronic Commerce (1998) pp. 1-15	X	
	43.	SÉRGIO DA SILVEIRA MALTA, Electronic Commerce: The New Era of Commerce (4/21/1998) pp. 1-43	X	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number 09/957,505

Filing Date September 21, 2001

First Named Inventor William MANN et al.

Art Unit 2161

Examiner Name U.S. Patent and Trademark Office

Attorney Docket Number 47004.000135

Sheet 3 of 4

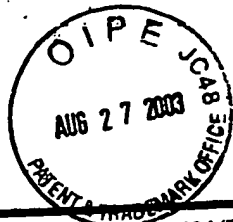
NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-Issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		HECTOR GARCIA-MOLINA, Safeguarding and Charging for Information on the Internet (2/1998) 8 pages	X	
	44.	PAUL NICHOLLS, CyberCash First USA Offer One-Click Shopping (10/16/1998) pp. 1-4	X	
	45.	JOHN EVAN FROOK, CyberCash Throws Out Old Wallet (8/20/1998) pp. 1-2	X	
	46.	JACKIE COHEN, Auctions Away! i-Escrow Buys Rival (7/16/1999) pp. 1-2	X	
	47.	Reviews: iEcsrow, i-Escrow At A Glance Features Table (1/12/1999) pp. 1-2	X	
	48.	Credit Card News, First USA's Wallet Will Boost Its Online Presence (3/15/1999) pp. 1-3	X	
	49.	STEVE CROCKER, The Siren Song of Internet Micropayments (4/22/1999) pp. 1-7	X	
	50.	IAB Press Release, First USA Bank Named 1999 Marketer-of-the-Year (6/9/1999) pp. 1-2	X	
	51.	Community: About eBay: Releases 9905, eBay 1999 Press Releases (1999) pp. 1-10	X	
	52.	KORA MCNAUGHTON, CNET News.com, Old Law Limits Net Escrow Services (3/15/1999) pp. 1-2	X	
	53.	Issuers Make it Easier for Online Shoppers to Spend (3/1/1999) 2 pages	X	
	54.	Cardholder Information Security Program Version 5.5 (2000) pp. 1-42	X	
	55.	Mobile Commerce Report (2000) pp. 1-76	X	
	56.	Electronic Payment Systems Observatory Newsletter (7/2000) pp. 1-76	X	
	57.	AMKELA N. MALABA et al., User Perception of Micropayment Methods in Electronic Commerce (2001) pp. 1-22	X	
	58.	Virtual Organization Designs and Outsourcing of e-Commerce Systems (2001) 24 pages	X	
	59.	Introducing The Next Generation of Cash (2001) 4 pages	X	
	60.	Compaq Customer Success MobiPay First to Market with Mobile Payment Solutions (10/2001) 8 pages	X	
	61.	About Us: Mission Statement (2001) 2 pages	X	
	62.	Paybox - send money with your mobile!, Company Overview: Paybox (9/11/2001) pp. 1-4	X	
	63.	Information Networking Institute, NetBill: An Internet Commerce System Optimized for Network Delivered Services (2002) pp. 1-12	X	
	64.	Multos A Platform for Mobile Payments (3/4/2002) Slide 1 - Slide 38	X	
	65.	AnyWay Mobile Payment Version 2.2 (9/18/2002) pp. 1-56	X	
	66.	DAVID BUHAN et al., Mobile Payments in M-Commerce (2/2002) pp. 1-21	X	
	67.	Begin Escrow Transaction, NautiExchange: Begin Escrow Transactions (2003) pp. 1-2	X	
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Application Number 09/957,505
Filing Date September 21, 2001
First Named Inventor William MANN et al.
Art Unit 2161
Examiner Name Unassigned
Attorney Docket Number 47004.000135

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Sheet 4 of 4

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
L.A.	69.	WENBO MAO, On Two Proposals for On-line Bankcard Payments Using Open Networks (no date found) 9 pages	X	
	70.	Universal Card - Services & Benefits, AT&T Universal Card Member Benefits (no date found) pp. 1-4	X	
	71.	Electronic Payments: Private Company: CARI (no date found) 2 pages	X	
	72.	Escrow FAQs (no date found) 2 pages	X	
	73.	E-Commerce Business Center, What does i-Escrow do? (no date found) pp. 1-5	X	
	74.	E-Commerce Success Story: iEscrow.com (no date found) pp. 1-4	X	
	75.	Downtown Anywhere (no date found) pp. 1-4	X	
	76.	Become a Citizen, or Create or Revise a Registry Entry (no date found) 1 page	X	
	77.	HILARY LANE, BCBR December: The Storeside (no date found) 1 page	X	
	78.	Instabuy-- How It Works, Consumers FAQ (no date found) pp. 1-3	X	
	79.	ADAM FLANAGAN, et al., First Virtual Holdings Incorporated (no date found) 17 pages	X	
	80.	AT&T Universal Card Services (1993), 5 pages	X	
	81.	Electronic Payment Systems (no date found) pp. 1-41	X	
	82.	STEVEN P. KETCHPEL et al., U-PAI: A Universal Payment Application Interface (no date found) 17 pages	X	
	83.	SID L. HUFF, et al., First Virtual Holdings Incorporated (no date found) pp. 624-628	X	
	84.	WOLFGANG RÖCKELEIN, Systems for Purchases on the Internet: Requirements and Evaluation (no date found) 27 pages	X	
	85.	Project 74: Text Report (no date found) 62 pages	X	
	86.	ANDREAS CREDE, et al., Electronic Commerce and the Banking Industry: The Requirement and Opportunities for New Payment Systems Using the Internet (no date found) pp. 1-18	X	
	87.	Netbill Design (no date found) pp. 11-90	X	
	88.	PETE LOSHIN, Selling Online With...First Virtual Holdings, Inc. (1996)	X	
	89.	Electronic Payment Systems for E-Commerce Second Edition (2001) (NO COPY)	X	
	90.	JOIS CLAESSENS et al., Anonymity controlled electronic payment systems, 8 pages	X	
✓	91.	ECharge, December 3, 1999, 12 pages	X	

EXAMINER SIGNATURE

DATE CONSIDERED 3-18-05


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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	SYSTEM FOR PROVIDING CARDLESS PAYMENT						
Application Number:	09/956997						
Confirmation Number:	2940						
First Named Applicant:	William Mann						
Attorney Docket Number:	47004.000172						
Art Unit:	2161						
Search string:	(3920908 or 4123747 or 4386266 or 4700055 or 4707592 or 5287403 or 5220501 or 5265033 or 5311594 or 5420926 or 5475740 or 5479494 or 5487107 or 5513250 or 5627355 or 5677955 or 5699528 or 5706442 or 5742035 or 5745555 or 5754655 or 5757917 or 5779367 or 5790790 or 5793028 or 5822737 or 5826241 or 5845265 or 5883810 or 5893080 or 5903880 or 5915023 or 5930767 or 5937396 or 5959699 or 5960411 or 5963647 or 5963917 or 6000832 or 6029150 or 60291511 or 6032133 or 6058382 or 6070150 or 6085176 or 60851877 or 6092053 or 6105006 or 6131115 or 6163771 or 6192407 or 6202051 or 6219680 or 6223168 or 6246996 or 6269348 or 6324538 or 6446049 or Re36788).pn.						
US Patent Documents							
Note: Applicant is not required to submit a paper copy of cited US Patent Documents							
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Signature

Examiner Name	Date
	3.18.03

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number 09/956,997
Filing Date September 27, 2001
First Named Inventor William MANN
Art Unit 2161
Examiner Name Unassigned
Attorney Docket Number 47004.000172

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Sheet 1 5

U.S. PATENT DOCUMENTS

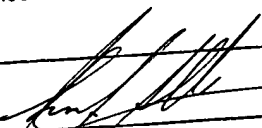
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*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
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U.S. Patent and Trademark Office FEB 12 2003			Application Number	09/956,997
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (as many sheets as necessary)			Filing Date	September 21, 2001
			First Named Inventor	William MANN et al.
			Art Unit	2161
			Examiner Name	Unassigned
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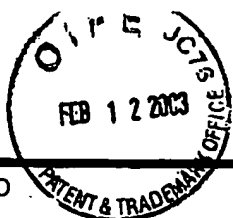
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Application Number 09/956,997

Filing Date September 21, 2001

First Named Inventor William M. Maiz et al.

Art Unit 2161

Examiner Name Unassigned

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Application Number 09/956,997

Filing Date September 21, 2005

First Named Inventor William MANN et al.

Art Unit 2161

Examiner Name Unassigned

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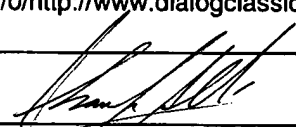
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				Art Unit	2161
				Examiner Name	Unassigned
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Atty. Docket No.:
47004.000172

Serial No.:
09/956,997

INFORMATION DISCLOSURE STATEMENT

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Applicant:
William MANN et al.

Filing Date:
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2161

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U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Date	Name	Class	Subclass	Filing Date (if appropriate)

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Date Considered:

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Application Number	09/956,997
Filing Date	September 21, 2001
First Named Inventor	William MANN et al.
Group Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	47004.000172

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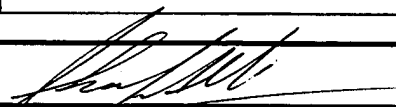
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Filing Date	September 21, 2001
First Named Inventor	William MANN et al.
Group Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	47004.000172

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Electronic Information Disclosure Statement

System and method for providing cardless payment

Application:



09/956997

Confirmation: 2940

Applicant(s): William Mann III

Docket

Number: 47004.000172

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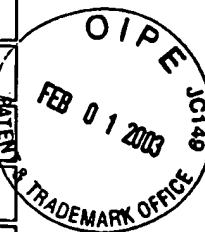
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init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
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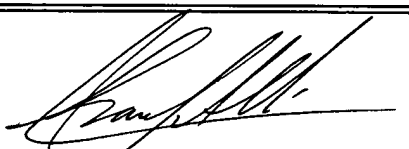


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Electronic Information Disclosure Statement

System and method for providing cardless payment

Application: 
09/956997

Confirmation: 2940

Applicant(s): William Mann III

Docket Number: 47004.000172

Group Art

Unit:

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GROUP 3800

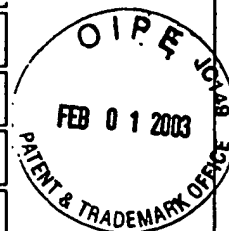
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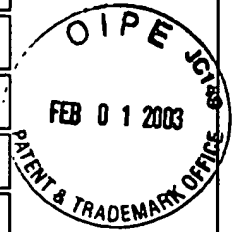


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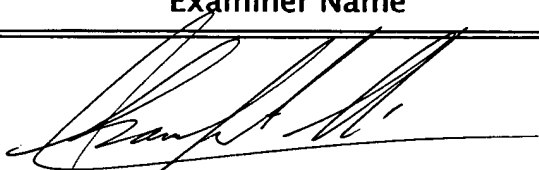
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Signature

Examiner Name	Date
	2-18-05



Electronic Information Disclosure Statement

System and method for providing cardless payment

Application:



09/956997

Confirmation: 2940

Applicant(s): William Mann III

Docket

47004.000172

Number:

Group Art

Unit:

Examiner:

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GROUP 3600

search string:

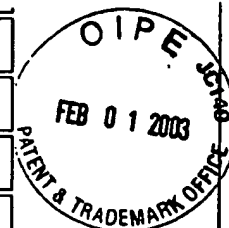
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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

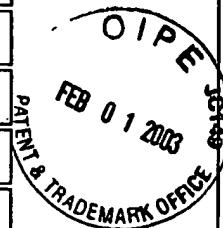
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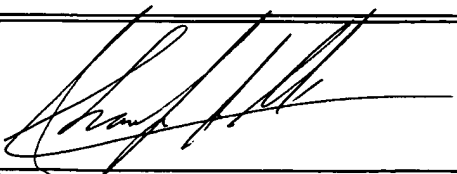
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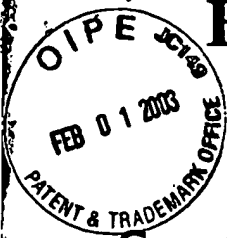
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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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Signature

Examiner Name	Date
	3-18-05



Electronic Information Disclosure Statement



System and method for providing cardless payment

Application: 
09/956997
Confirmation: 2940
Applicant(s): William Mann III
Docket Number: 47004.000172
Group Art Unit:
Examiner:
search string: (5740231 or 5450537).pn.

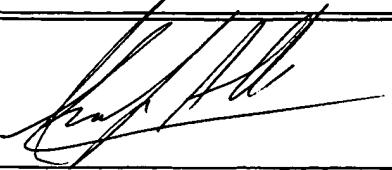
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	3.18.03